



# SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM

## TEXAS ADJUSTED INCOME LIMITS

Effective 4/20/09

Household Size =		1-4 person Household	5-8 person Household
<b>MSA: Austin-Round Rock, TX</b>			
Counties Include: Bastrop, Caldwell, Hays, Travis & Williamson	Moderate	\$84,300	\$111,300
<b>MSA: Brazoria County, TX</b>			
Counties Include: Brazoria	Moderate	\$82,100	\$108,350
<b>MSA: Dallas, TX</b>			
Counties Include: Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman & Rockwall	Moderate	\$77,750	\$102,650
<b>MSA: Fort Worth-Arlington, TX</b>			
Counties Include: Johnson, Parker & Tarrant	Moderate	\$75,900	\$100,200
<b>Hartley County, TX</b>	Moderate	\$76,250	\$100,650
<b>Kendall County, TX</b>	Moderate	\$85,800	\$113,250
<b>Loving County, TX</b>	Moderate	\$76,700	\$101,250
<b><u>All Other Counties in Texas</u></b>	Moderate	\$73,600	\$97,150

Annual Income Adjustments:	
<b>\$480/Household Member</b> (does not apply to applicant coapplicant or spouse)	Under 18 years of age . 18 years old & older if disabled as defined in RD Instruction 1980-D 1980.302 (a) or full time student
<b>\$400/Elderly Family</b>	Only one deduction per household. Applies when the head, spouse, or sole member of a household is 62 years of age or older and is the applicant/borrower or the coapplicant/coborrower.
<b>Deduction for Childcare</b>	A deduction for the care of minors 12 years of age or under, to the extent necessary to enable a member of the applicant/borrower's family to be gainfully employed or to further his or her education.
<b>Medical Expenses</b>	For elderly family. Medical expenses which exceed 3 % of gross annual income and not covered by insurance or assistance.

This is a summary of RD Instruction 1980-D, Exhibit C.

ADD 8% OF 1-4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS

\*\* MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR THE AVG OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

To automatically calculate adjusted income visit: <http://eligibility.sc.egov.usda.gov>

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To file a complaint of discrimination write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD).